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Robert E. POLLIN
Appl. No. 09/492,133***Remarks***

Applicant respectfully requests that the Examiner carefully review the above amendments to the specification and claims and approve their entry.

Claims 62-64 are amended to eliminate an informality noted in reviewing the case file. In particular, independent claim 61 on which these claims depend is a process claim, not a system/apparatus claim. These amendments are made to correct an obvious typographical error and not for purposes of patentability. These amendments do not change the scope of the claims.

The amendment to the "Field of the Invention" is made to clarify that section of the application. In particular, the language has been changed to conform this section to the stated general object of the invention at page 7, lines 8-10 which states that it is a "general object of the present invention to provide a system which facilitates authorized generation of a payment order...." Since this is a direct quote from a stated general object of the invention in the specification as filed, no new matter is entered by this change. If the Examiner agrees with applicant's view that the revised Field of the Invention provides a more appropriate description of the inventive field as conveyed to those of ordinary skill in the art by the specification, applicant requests that the Examiner enter this change.

The amendment to the background section is made to simplify that section and remove unnecessary material. Some of the removed material is no longer accurate in view of changes to regulations since the time of filing of the original application in 1992, when that passage was written. The Examiner should conclude that the removal of this

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unnecessary material is permissible under the rules and does not introduce new matter.

If the Examiner agrees that the change to the background section increases its clarity and is appropriate under the rules, entry of the change is requested.

The amendments to the Abstract of the Disclosure are similarly made to increase clarity. The language "facilitates authorized generation of a payment order" is added, taken verbatim from the general object of the invention at page 7, lines 8-10. The language "In a preferred embodiment" is added (see page 12, line 25 of the specification as filed stating that the system with a simple input screen is a "preferred embodiment"). The term "draft" is replaced by "payment order," a term that is used at page 7, line 9 of the specification. As the Patent Office is undoubtedly aware, "payment order" is a term of art in the banking industry. The Uniform Commercial Code has defined "payment order" since the time of the original application as: "An instruction of a sender to a receiving bank, transmitted orally, electronically or in writing, to pay, or to cause another bank to pay, a fixed or determinable amount of money to a beneficiary if: the instruction does not state a condition to payment to the beneficiary other than time of payment; the receiving bank is to be reimbursed by debiting an account of, or otherwise receiving payment from, the sender; and the instruction is transmitted by the sender directly to the receiving bank or to an agent, funds-transfer system or communication system for transmittal to the receiving bank." As the general objects of the invention indicate the generation of "payment orders," this term is believed to be appropriate for use in the Abstract. The Abstract is also edited to make it more brief. It is respectfully submitted that no new matter is entered by these changes. If the Examiner agrees that these changes are appropriate under the rules and make the abstract more clear and concise, applicant requests that he enter these changes.

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If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided.

Prompt and favorable consideration of the Information Disclosure Statement and Amendment are respectfully requested.

Respectfully submitted,

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